

In re:  
Robert Joseph Kroboth  
Melanie Ann Kroboth  
Debtors

Case No. 16-13342-pmm  
Chapter 12

District/off: 0313-4 User: admin Page 1 of 3  
Date Rcvd: Jul 08, 2022 Form ID: pdf900 Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert Joseph Kroboth, Melanie Ann Kroboth, 6274 Mud Run Road, Nazareth, PA 18064-8648
cr	+ Commonwealth of PA UCTS, 651 Boas Street, Room 924, Harrisburg, PA 17121-0751
13725455	+ Automatic Farm Systems, 608 E Evergreen Rd, Lebanon, PA 17042-7900
13725456	Brown McGarry Nimeroff, 200 N High St Ste 300, West Chester, PA 19380-2686
13725457	Buckley Brion McGuire & Morris, LLP, 118 W Market St Ste 300, West Chester, PA 19382-2902
13725458	CAT financial, 2120 W End Ave, Nashville, TN 37203-5251
13725460	CNH Industrial Capital, Dept. 18-1103605170, PO Box 78004, Phoenix, AZ 85062-8004
14500263	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 925, HARRISBURG, PA 17121-0751
13725462	Commodity Credit Corporation, 3910 Adler Pl Ste 110, Bethlehem, PA 18017-9299
13725463	Crop Production Services, 140 Office Park Way, Pittsford, NY 14534-1758
13794304	+ Crop Production Services, Inc., PO Box 56, Boydon, VA 23917-0056
13750534	Eye and Laser Centers of New Jersey, LLC, 330 South St Ste 2, Morristown, NJ 07960-7391
13725465	Frey & Co., CPA, 121 N Best Ave Ste 2, Walnutport, PA 18088-1243
13725466	+ Fulton Bank, N.A., c/o Mark Klein, Esq., 200 N. High St, Ste. 300, West Chester, PA 19380-2686
13725467	Gro-Mor Plant food Company, Inc, 281 Farmland Rd, Leola, PA 17540-9503
13725468	Hoober, Inc., 3452 Old Philadelphia Pike, Intercourse, PA 17534-7005
13807158	+ Hunter Keystone Peterbilt, Hunter Family of Companies, ATN: Chuck Miller, 480 Pittsburgh Road, Butler, PA 16002-7654
13725469	Hunter Keystone Peterbilt, LP, 1463 Manheim Pike, Lancaster, PA 17601-3125
13725471	+ King, Spry, Herman, Freund & Faul, LLC, 1 W Broad St Ste 700, Bethlehem, PA 18018-5783
13725472	NAPA auto parts, PO Box 2047, Norcross, GA 30091-2047
13725473	Nothampton Farm Bureau, 300 Bushkill St, Tatamy, PA 18085-7046
13725474	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4774 address filed with court; People First Federal Credit Union, 2141 Downyflake Ln, Allentown, PA 18103-4774
13725476	R.F. Equipment, INC., 3601 Mount Carmel Rd, Upperco, MD 21155-9585
13725477	Ransome CAT, 5102 Beekmantown Rd, Whitehall, PA 18052-2239
13725478	Reinhart Construction, 1155 Creek Rd, Bangor, PA 18013-5855
13725479	Robert L. Collura, Surveyors, 727 Molasses Rd, Bangor, PA 18013-9468
13725482	TCF Equipment Finance, 11100 Wayzata Blvd Ste 801, Minnetonka, MN 55305-5503
13750500	+ Tolino's Fuel Service, Inc., 225 Flicksville Rd, Bangor, PA 18013-2798
13810670	+ USA, Acting through USDA et al..., USDA Northampton Farm Svc. Agency, 3910 Adler Place, Ste. 110, Bethlehem, PA 18017-9299
13725483	+ Wells Fargo Financial, 800 Walnut St, Des Moines, IA 50309-3891
13725484	+ Wilson products, 3411 Northwood Ave, Easton, PA 18045-8097

TOTAL: 31

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 08 2022 23:43:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 08 2022 23:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/Text: bankruptcy@fult.com		

District/off: 0313-4

User: admin

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Date Rcvd: Jul 08, 2022

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cr	Email/PDF: gecsed@recoverycorp.com	Jul 08 2022 23:43:00	Fulton Bank NA, One Penn Square, 5th Floor, Lancaster, PA 17602-2853
13725458	Email/Text: fpdbankruptcynoticesgroup@cat.com	Jul 08 2022 23:50:16	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13725461	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 08 2022 23:43:00	CAT financial, 2120 W End Ave, Nashville, TN 37203-5251
13725470	Email/Text: litbkcourtmail@johndeere.com	Jul 08 2022 23:43:00	John Deere Financial, PO Box 6600, Johnston, IA 50131-6600
13798268	Email/Text: litbkcourtmail@johndeere.com	Jul 08 2022 23:43:00	John Deere Financial, f.s.b., P.O. Box 6600, Johnston, IA 50131-6600
13725464	Email/Text: mrdiscen@discover.com	Jul 08 2022 23:43:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
13739299	+ Email/Text: mrdiscen@discover.com	Jul 08 2022 23:43:00	Discover Bank, Discover Products Inc, POB 3025, New Albany OH 43054-3025
13792855	Email/Text: bankruptcy@fult.com	Jul 08 2022 23:43:00	Fulton Bank, N.A., 1 Penn Sq., Lancaster, PA 17602-2853
13811508	+ Email/Text: bankruptcy@gempt.com	Jul 08 2022 23:43:00	Genuine Parts Co., 4625 River Green Pkwy., Duluth, GA 30096-2583
13725459	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 08 2022 23:50:12	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14374145	+ Email/Text: BKRMailOps@weltman.com	Jul 08 2022 23:43:00	John Deere Financial, c/o Weltman, Weinberg and Reis Co., LPA, 965 Keynote Circle, Brooklyn Hts, OH 44131-1829
13750501	Email/Text: bankruptcy@fult.com	Jul 08 2022 23:43:00	Lafayette Ambassador Bank, PO Box 25091, Lehigh Valley, PA 18002-5091
13788023	Email/Text: Bankruptcy.Notices@pnc.com	Jul 08 2022 23:43:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
13725475	Email/Text: Bankruptcy.Notices@pnc.com	Jul 08 2022 23:43:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
13784386	Email/Text: bnc-quantum@quantum3group.com	Jul 08 2022 23:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13754708	Email/PDF: rmscedi@recoverycorp.com	Jul 08 2022 23:50:09	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13725481	Email/PDF: gecsed@recoverycorp.com	Jul 08 2022 23:50:12	SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
13725480	+ Email/Text: EGASSMANN@STTC.COM	Jul 08 2022 23:43:00	Service tire truck center, 2255 Avenue A, Bethlehem, PA 18017-2165
13725483	+ Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 09 2022 10:11:17	Wells Fargo Financial, 800 Walnut St, Des Moines, IA 50309-3891

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13750533	*+	Tolino's Fuel Service, Inc., 225 Flicksville Road, Bangor, PA 18013-2798

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2022 at the address(es) listed below:

Name	Email Address
ANDREW J. SHAW	on behalf of Joint Debtor Melanie Ann Kroboth ashaw@kiernantrebach.com abgoodmanesq@gmail.com
ANDREW J. SHAW	on behalf of Debtor Robert Joseph Kroboth ashaw@kiernantrebach.com abgoodmanesq@gmail.com
DAVID B. SCHWARTZ	on behalf of Debtor Robert Joseph Kroboth david@dbsesq.com DBSchwartzesq@aol.com
DAVID B. SCHWARTZ	on behalf of Joint Debtor Melanie Ann Kroboth david@dbsesq.com DBSchwartzesq@aol.com
JOHN R.K. SOLT	on behalf of Debtor Robert Joseph Kroboth jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
JOHN R.K. SOLT	on behalf of Joint Debtor Melanie Ann Kroboth jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
MICHAEL B. JOSEPH	on behalf of Trustee MICHAEL B. JOSEPH mjoseph@ch13de.com
MICHAEL B. JOSEPH	mjoseph@ch13de.com
SCOTT M. KLEIN	on behalf of Creditor Fulton Bank NA sklein@bmnlawyers.com kpower@bmnlawyers.com;keckman@bmnlawyers.com
THOMAS I. PULEO	on behalf of Creditor United States of America Acting through USDA, Commodity Credit Corporation tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Robert Joseph Kroboth and : Chapter 12  
Melanie Ann Kroboth :  
Debtors : Case 4:16-bk-13342

**ORDER OF DISCHARGE**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1228(a) is granted to ROBERT JOSEPH KROBOTH and MELANIE ANN KROBOTH subject to the following:

The following debts and obligations are not discharged by this Order:

1. The Debtors' obligation to pay Fulton Bank, N.A. the balance of the \$380,000.00 payment due on November 30, 2021 (the "**Catch-Up Payment**") pursuant the Plan (Doc 118, pg. 4); which obligation shall be evidenced by the judgment entered in the Court of Common Pleas of Northampton County at Docket No. C-48-cv-2016-2814 (the "**Judgment**"). The Judgment shall be re-assessed to the balance of the Catch-Up Payment less \$169,134.74, plus interest from November 30, 2021.
2. The obligation of Debtors to Fulton Bank, N.A. evidenced by that certain Promissory Note given by Debtors to Fulton Bank, N.A. dated June 8, 2017 in the amount of \$1,536,080.05; secured by that certain Open-End Mortgage and Security Agreement dated June 8, 2017 and recorded with the Northampton County Recorder of Deeds on August 25, 2017 in Book 2017-1 at page 183865 and that certain Agricultural Security Agreement dated June 8, 2017.

BY THE COURT:

Dated: July 8, 2022



The Honorable Patricia M. Mayer,  
United States Bankruptcy Judge

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### Explanation of Bankruptcy Discharge in a Chapter 12 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees. However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan. In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;

- debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**